

FILED
4/29/21 2:03 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Kenneth E. McKeel

Debtor(s).

)
)
)
)
)
)
X

Case No. 19-20673-JAD

Chapter 13

Related to ECF Nos. 50, 47, 40

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: the Trustee
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated November 20, 2020

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Debtor(s) Plan payments shall be changed from \$ _____ to
\$ _____ per _____, effective _____; and/or the Plan
term shall be changed from _____ months to _____ months.

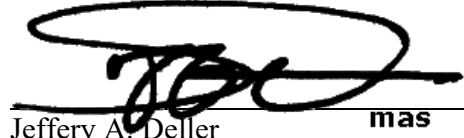
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: Fayette County TCB (Claim #1) shall govern as secured.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 29th day of April, 2021


Jeffery A. Deller **mas**
United States Bankruptcy Judge

Dated: April 29, 2021

Stipulated by:

/s/ Daniel R. White
Daniel R. White, Esquire
PA I.D. #78718
Counsel to Debtor
Zebley Mehalov & White, P.C.
18 Mill Street Square
PO Box 2123
Uniontown, PA 15401
724-439-9200
dwhite@zeblaw.com

Stipulated by:

/s/ Katherine DeSimone
Katherine DeSimone, Esquire
PA I.D. #42575
Attorney for Trustee
Office of the Chapter 13 Trustee
Suite 3250, U.S. Steel Tower
600 Grant Street
Pittsburgh, PA 15219
kdesimone@chapter13trusteewdpa.com

cc: All Parties in Interest to be served by Clerk

In re:
Kenneth E. McKeel
Debtor

Case No. 19-20673-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 29, 2021

User: msch
Form ID: pdf900

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2021:

Recip ID	Recipient Name and Address
db	+ Kenneth E. McKeel, 228 Dewitt Avenue, Connellsville, PA 15425-2325
14999123	+ Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street, Uniontown, PA 15401-3514
14999126	+ KML Law Group, Suite 5000--BNY Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1541
14999125	Kay Jewelers, Genesis FS Card Services, P.O. Box 4485, Beaverton, OR 97076-4485
14999127	+ Lendmark Financial Services, 55 Sugar Run Road--Suite 109, Waynesburg, PA 15370-9644
14999129	+ Mariner Finance, 5142 State Route 30--Suite 102, Greensburg, PA 15601-7864
15057269	+ Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904
14999124	+ Sheryl R. Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
14999136	+ Tsarouhis Law Group, 21 South 9th Street--Suite 200, Allentown, PA 18102-4861
14999137	+ United Collection Bureau, Inc., 5620 Southwyck Boulevard--Suite 206, Toledo, OH 43614-1501

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 30 2021 01:47:58	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15025646	+ Email/Text: documentfiling@lciinc.com	Apr 30 2021 02:08:00	13/7, LLC, PO BOX 1931, Burlingame, CA 94011-1931
14999121	Email/Text: bankruptcy@cavps.com	Apr 30 2021 02:09:00	Cavalry Portfolio Services, P.O. Box 27288, Tempe, AZ 85285-7288
15021698	+ Email/Text: bankruptcy@cavps.com	Apr 30 2021 02:09:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14999122	Email/PDF: creditonebknofications@resurgent.com	Apr 30 2021 01:46:03	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15002446	Email/PDF: resurgentbknofications@resurgent.com	Apr 30 2021 01:46:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14999128	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 30 2021 01:46:05	LVNV Funding, LLC, P.O. Box 1269, Greenville, SC 29602-1269
15009321	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 30 2021 01:49:45	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14999130	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 30 2021 01:47:56	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14999131	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 30 2021 02:09:00	Midland Funding, 2365 Northside Drive--Suite 300, San Diego, CA 92108-2709
15025422	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 30 2021 02:09:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14999132	Email/PDF: gecsed@recoverycorp.com	Apr 30 2021 01:46:02	Old Navy/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965003, Orlando, FL

District/off: 0315-2

User: msch

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Form ID: pdf900

Total Noticed: 36

			32896-5003
14999133	Email/Text: Bankruptcy.Notices@pnc.com	Apr 30 2021 02:08:00	PNC Bank, P.O. Box 1820, Dayton, OH 45401-1820
15047253	Email/Text: Bankruptcy.Notices@pnc.com	Apr 30 2021 02:08:00	PNC Bank, N.A., P.O. Box 94982, Cleveland OH 44101
15044960	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 30 2021 01:46:04	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14999134	Email/PDF: gecsedl@recoverycorp.com	Apr 30 2021 01:46:02	Sam's Club/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14999135	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 30 2021 01:46:08	Sears Mastercard, P.O. Box 6282, Sioux Falls, SD 57117-6282
15045559	Email/PDF: gecsedl@recoverycorp.com	Apr 30 2021 01:49:45	Synchrony Bank, Attn: Bankruptcy Department, PO Box 530912, Atlanta, GA 30353-0912
15000666	+ Email/PDF: gecsedl@recoverycorp.com	Apr 30 2021 01:49:45	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15041021	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Apr 30 2021 01:48:01	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
14999138	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 30 2021 02:08:00	Verizon Wireless Bankruptcy Admin., 500 Technology Drive--Suite 500, Weldon Springs, MO 63304-2225
14999139	Email/PDF: gecsedl@recoverycorp.com	Apr 30 2021 01:49:45	Walmart MasterCard/Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14999140	Email/Text: bankrupt-adjdept@wesbanco.com	Apr 30 2021 02:09:00	WesBanco Bank, Bankruptcy Department, One Bank Plaza, Wheeling, WV 26003-3565
15014555	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 30 2021 02:09:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
14999141	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 30 2021 02:09:00	West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526
14999142	Email/PDF: gecsedl@recoverycorp.com	Apr 30 2021 01:46:02	Yamaha/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-5570
15047255	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: msch

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Date Rcvd: Apr 29, 2021

Form ID: pdf900

Total Noticed: 36

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Debtor Kenneth E. McKeel sheila@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com;gianna@zeblaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

TOTAL: 5